

Fill in this information to identify the case: Main Document Page 1 of 6

Debtor 1 Samuel NMN Quinones

Debtor 2 Elizabeth Joann Ortega-Quinones
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of MO

Case number 13-40933-can13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Seterus, Inc. as the authorized servicer for Federal
National Mortgage Association (Fannie Mae)

Name of creditor: _____

Court claim no. (if known): 10

Last 4 digits of any number you use to
identify the debtor's account: _____

8 1 2 0

Date of payment change:

Must be at least 21 days after date
of this notice

02/01/2018

New total payment:

\$ \$1,132.76

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ \$425.01New escrow payment: \$ \$479.95

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Samuel NMN Quinones
First Name Middle Name Last Name

Case number (if known) 13-40933-can13

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ William T. Holmes, II
Signature

Date 01/10/2018

Print: William T. Holmes, II, #59759, #59759MO
First Name Middle Name Last Name

Title Attorney for Creditor

Company Millsap & Singer, LLC

Address 612 Spirit Drive
Number Street
St.Louis, MO 63005
City State ZIP Code

Contact phone (636) 537-0110

Email bkty@msfirm.com

SAMUEL QUINONES
 ELIZABETH O QUINONES
 c/o JASON C. AMERINE
 811 GRAND BLVD STE 101
 KANSAS CITY MO 64106-1912

19130

ESCROW ACCOUNT STATEMENT			
Analysis Date:		12/27/17	
Loan Number:		[REDACTED]	
Current Payment		New Payment Effective 02/01/18	
Principal and Interest	\$652.81	Principal and Interest*	\$652.81
Escrow	\$387.69	Escrow	\$404.23
		Escrow Shortage or Deficiency	\$75.72
Total Current Payment	\$1,040.50	Total NEW Payment*	\$1,132.76
* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.			

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on March 19, 2013. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE				
February 2018 to January 2019		Anticipated Activity				
		Payments to Escrow	Payments from Escrow	Description	Projected Balance	
MORTGAGE INS	\$213.00				Beginning Balance**	
HAZARD INS	\$2,863.03					
COUNTY	\$1,774.68				Post Petition Beg Bal*	
Total Disbursements	\$4,850.71					
		Date				
Bankruptcy File Date	March 19, 2013	02/01/2018	404.23	17.75-	MORTGAGE INS	235.83-
		03/01/2018	404.23	17.75-	MORTGAGE INS	150.65
		04/01/2018	404.23	17.75-	MORTGAGE INS	537.13
		05/01/2018	404.23	17.75-	MORTGAGE INS	923.61
		06/01/2018	404.23	17.75-	MORTGAGE INS	1,310.09
		07/01/2018	404.23	17.75-	MORTGAGE INS	1,696.57
		08/01/2018	404.23	17.75-	MORTGAGE INS	2,083.05
		09/01/2018	404.23	17.75-	MORTGAGE INS	2,469.53
		10/01/2018	404.23	17.75-	MORTGAGE INS	2,856.01
		10/01/2018	0.00	2,863.03-	HAZARD INS	7.02-
Pre-Petition Escrow Shortage/Deficiency as of Analysis Date	\$0.00	11/01/2018	404.23	17.75-	MORTGAGE INS	379.46
		12/01/2018	404.23	17.75-	MORTGAGE INS	765.94
		12/01/2018	0.00	1,774.68-	COUNTY	1,008.74-
		01/01/2019	404.23	17.75-	MORTGAGE INS	622.26-
		Total	\$4,850.76	\$4,850.71-		
		Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$808.46, or 1/6 of the total anticipated payments from your escrow account. Your lowest escrow balance was \$1,008.74-.				
		The escrow account has a post-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The projected beginning balance of your escrow account is \$622.31-. Your required beginning balance according to this analysis should be \$1194.89. This means you have a shortage and/or deficiency of \$1,817.20. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 24 installments and included this amount in your escrow payment.				

This is a statement of actual activity in your escrow account from February 2017 to January 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date						\$1,093.45	\$5,154.06-
02/01/17	370.42	387.69*	17.75-	17.75-	MORTGAGE INS	1,446.12	4,784.12-
03/01/17	370.42	0.00*	17.75-	17.75-	MORTGAGE INS	1,798.79	4,801.87-
04/01/17	370.42	0.00*	17.75-	17.75-	MORTGAGE INS	2,151.46	4,819.62-
05/01/17	370.42	0.00*	17.75-	17.75-	MORTGAGE INS	2,504.13	4,837.37-
06/01/17	370.42	387.69*	17.75-	17.75-	MORTGAGE INS	2,856.80	4,467.43-
07/01/17	370.42	387.69*	17.75-	17.75-	MORTGAGE INS	3,209.47	4,097.49-
08/01/17	370.42	0.00*	17.75-	17.75-	MORTGAGE INS	3,562.14	4,115.24-
09/01/17	370.42	387.69*	17.75-	17.75-	MORTGAGE INS	3,914.81	3,745.30-
09/01/17	0.00	0.00	0.00	2,863.03-*	HAZARD INS	3,914.81	6,608.33-
10/01/17	370.42	0.00*	17.75-	17.75-	MORTGAGE INS	4,267.48	6,626.08-
10/01/17	0.00	0.00	2,491.98-	0.00*	HAZARD INS	1,775.50	6,626.08-
11/01/17	370.42	387.69*	17.75-	17.75-	MORTGAGE INS	2,128.17	6,256.14-
11/01/17	0.00	0.00	0.00	1,774.68-*	COUNTY	2,128.17	8,030.82-
12/01/17	370.42	7,001.25*	17.75-	17.75-	MORTGAGE INS	2,480.84	1,047.32-
12/01/17	0.00	0.00	1,740.00-	0.00*	COUNTY	740.84	1,047.32-
01/01/18	370.42	0.00*	17.75-	0.00*	MORTGAGE INS	1,093.51	1,047.32-
Total	\$4,445.04	\$8,939.70	\$4,444.98-	\$4,832.96-			

* indicates a difference from a previous estimate either in the date or the amount.
** indicates escrow payment made during a period where the loan was paid ahead.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI
WESTERN DIVISION**

In The Matter Of:)	
)	Case Number 13-40933-can13
Samuel NMN Quinones)	
Elizabeth Joann Ortega-Quinones)	
)	Chapter 13
Debtors,)	
)	
Seterus, Inc. as the authorized)	
subservicer for Federal National)	
Mortgage Association ("Fannie Mae"))	
)	
Creditor,)	
)	

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on January 10, 2018, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ William T. Holmes, II

Electronic Mail Notice List

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Jason C. Amerine

Richard Fink

Office of the United States Trustee

Manual Notice List

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Samuel NMN Quinones
Elizabeth Joann Ortega-Quinones
3430 Bell
Kansas City, MO 64111